



*A financial notebook is your personal financial blueprint. It's a road map for loved ones—in case you are seriously ill, are injured, or die—saving them countless hours trying to figure out your financial affairs. Keep it in a safe place. Here are **some** of the items (copies, not originals) you may wish to include in your financial notebook.*

#### **Account information**

- Credit union account numbers and contact information
- Brokerage account numbers and contact information
- Financial advisers and contact information of agent and company

#### **Estate planning/legal documents**

- Wills, trusts
- Advance directives
- Powers of attorney
- Letters of instruction, funeral instructions

#### **Family information**

- Family members and contact information
- Education records
- Employment records

#### **Financial documents**

- Cash-flow statement
- Net-worth statement
- Spending plan (budget)
- Loans
- Tax records, including copies of tax returns

#### **Insurance and health records**

- Copies of all policies (agent name, company, contact information) for auto, homeowners/renters, health, life, disability, long-term care)

#### **Inventories**

- Personal property/household inventory
- Safe deposit box contents
- Wallet contents

#### **Personal records**

- Certificates: birth, adoption, citizenship, marriage, divorce, death
- Financial goals
- Location of important documents

#### **Property records**

- Vehicles
- Real estate
- Investments (stocks, mutual funds, bonds, other investments)

#### **Retirement planning documents**

- Pension benefit statements
- Social Security Earnings and Benefits Estimate Statements (review for accuracy)
- Tax-deferred and individual retirement plans (IRAs)